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FIRST FARMERS NATIONAL BANK

(D. Roman)

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December 6, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

CASE
NAME _____

☐ BNC: _____
☐ YNET: _____
☐ BNC-BK: _____
☐ PCN/CA: _____
☐ FC: _____
☐ W/O-IO: _____
☐ STATE: _____
☐ OTHER: _____
☐ OTHER: _____

Re: Regarding FDIC Application # 20051977 Wal-Mart
Application for Insurance and Industrial Bank Charter

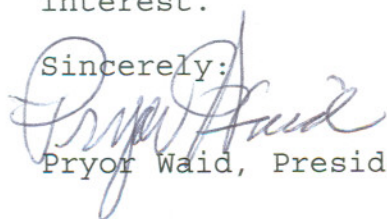
Dear Mr. Carter:

This letter is to oppose the application of Wal-Mart Stores, Inc. for Federal deposit insurance coverage for an ILC charter in Utah. As a community banker and believing that allowing Wal-Mart to own a bank charter and potentially opening branches in its network of stores would harm my community and bank.

Their so call business plans change form time to time and it is most likely they would be opening branches through out the nation.

Mixing banking an d commerce would create conflicts of interest and distort credit decisions. Wal-Mart is the largest company in the world and owning a bank would produce a dangerous concentration of power not in the best interest to the consumer, nation and certainly the commercial banking interest.

Sincerely:


Pryor Waid, President